

GROUP BENEFITS



EXCEPTIONAL SERVICE DOESN'T JUST HAPPEN BY ACCIDENT.

Blanket and Special Risk Accident Insurance.



Expertise without equal.
Benefits without burden.

YOUR RISKS COULD BE COVERED.

Life's risks call for a variety of plans.

The Hartford is committed to offering a product line that provides flexibility, high coverage limits and a range of frill benefits. Our experienced service, underwriting and claim representatives work to provide you:

- Quick quotes and policy issuance.
- Dedicated, experienced service.
- Prompt claim payments.

Protection for a wide range of groups.

The Hartford's Blanket Accident insurance offers Accidental Death and Dismemberment (AD&D) coverage, Accident Medical Expense coverage and a host of other options — including seat belt and paralysis benefits.

We design our programs to help meet the needs of many organizations within our local communities, including schools, churches, camps, day care centers, youth groups, volunteer groups, and sports leagues.

We can help provide coverage for members or registered participants of an organization while they're participating in the organization's supervised activities, traveling on group trips or attending special events. We also offer a Special Risk Accident program for risks not covered under our standard Blanket Accident insurance program.

Coverage for supervised activities, group trips or special events.

A simple way to complement liability protection.

Our Blanket Accident insurance programs are a valuable way to round out existing accident coverage for your clients. Many liability carriers require accident protection in order to issue liability coverage. This means Blanket Accident insurance can help build on the portfolio of insurance coverage your business or organization offers.

Visit us on the Web for facts and forms.

You need quick access to information. That's why we provide you with an exclusive Web site just for accident products. You can find product and eligibility information, rates, benefit descriptions, plan options and insurance forms. Just log on to www.accidentlines.com.

Need more facts?

To discuss business opportunities, please call us toll-free at 888-560-9632. Members of our dedicated, and experienced, blanket accident team are available to answer your questions. You can also email us at blanketlines@hartfordlife.com for more information. And visit our Web site at www.accidentlines.com. It's where smart benefit decisions begin.

This brochure gives a general overview of the coverage described. For a complete description of benefits, provisions, limitations and exclusions of each program, please refer to the appropriate policy. In the event of any discrepancy between this brochure and the policy, the policy will prevail. Please note that all programs are not available in all states; and that benefits may vary in certain states.

Underwriting Companies:

Hartford Life Insurance Company and
Hartford Life and Accident Insurance Company
200 Hopmeadow Street
Simsbury, CT 06070

Mailing Address:

P.O. Box 2999
Hartford, CT 06104-2999



A simple way to round out existing accident coverage, and increase your coverage.

Blanket accident insurance programs.

Benefit Provision	Special Risk	Sport Blanket	Camper Accident	Youth Groups	Volunteer Firefighters
Accidental Death & Dismemberment	Yes	Yes	Yes	Yes	Yes
Accelerated Benefit (Living Benefit Option)					Yes
Accident Hospital Indemnity					Yes
Accident Medical Expense	Yes	Yes	Yes	Yes	Yes
Accident Total Disability	Yes				Yes
Accident Partial Disability					Yes
AD&D Catastrophic Loss					Yes
Additional Benefit for Loss of Life					Yes - NY Only
Cosmetic Disfigurement					Yes
Cost of Living Adjustment Benefit					Yes
Counseling	Yes				
Education Benefit					Yes
Emergency Room	Yes	Yes	Yes	Yes	
Felonious Assault	Yes				
HIV Positive	Yes				Yes
Home Tutoring	Yes				
Paralysis & Coma	Yes	Yes	Yes	Yes	
Permanent Total Disability					Yes
Rehabilitative Employment					Yes
Seat Belt	Yes	Yes	Yes	Yes	Yes
Sickness Medical Expense			Yes - Resident Only		
Heart or Circulatory Malfunction Benefit					
Death Benefit		Yes			Yes
Medical Expense Benefit					Yes
Total Disability Benefit					Yes
Influenza, La Grippe and Pneumonia Benefit					
Sickness Death Benefit					Yes
Medical Expense Benefit					Yes
Sickness Total Disability Benefit					Yes
Contagious and Infectious Disease Benefit					
Disease Death Benefit					Yes
Medical Expense Benefit					Yes
Disease Total Disability Benefit					Yes



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The Hartford® is The Hartford Financial Services Group, Inc. and its subsidiaries, including issuing companies Hartford Life Insurance Company and Hartford Life and Accident Insurance Company. Policies sold in New York are underwritten by Hartford Life Insurance Company. Home Office of both companies is Simsbury, CT. All benefits are subject to the terms and conditions of the policy. Policies underwritten by the issuing companies listed above detail exclusions, limitations, reduction of benefits and terms under which the policies may be continued in force or discontinued. This brochure explains the general purpose of the insurance described, but in no way changes or affects the policy as actually issued. In the event of a discrepancy between this brochure and the policy, the terms of the policy apply. Complete details are in the Certificate of Insurance issued to each insured individual and the Master Policy as issued to the policyholder. Benefits are subject to state availability.



Mixed Sources

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